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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

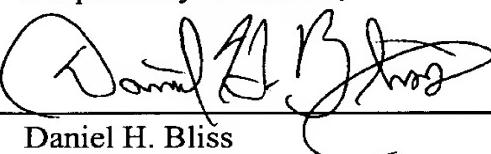
Group Art Unit:)
Examiner:)
Applicant: Christophe Mangin and Mark Everson)
Serial No.:) INFORMATION
) DISCLOSURE STATEMENT
Filing Date: Concurrently Herewith)
For: METHOD OF OPTIMIZING MARKET AND)
 INSTITUTIONAL RISKS IN FOREIGN)
 CURRENCY EXCHANGE HEDGING)
)



Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

PTO Form-1449 is submitted herewith pursuant to the provisions of 37 CFR 1.97 and 1.98(a) as a means of complying with the requirements of 37 CFR 1.56 with respect to the above identified application. In accordance with Patent Office guidelines, copies of the citations listed on PTO-1449 are enclosed.

Respectfully submitted,
By: 
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